



JUNO

Juno 2023-24 Pre-Budget Submission to Treasury

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About Juno

Empowered to create the life you choose

Juno is a support and advocacy organisation working across Melbourne. We provide gender-informed services that empower and support women (CIS- and Trans-) and non-binary people and their children experiencing homelessness and housing stress, family violence and financial hardship. We advocate to raise awareness of the unique issues women and non-binary people face and change the systems and structures which contribute to gendered poverty, homelessness and family violence.

We work from crisis responses by supporting our clients to link with critical services and access long term housing and support, through to recovery; enabling women and non-binary people to set, achieve and maintain their strength, resilience and independence.

Many of the people we work with have complex issues that may create additional barriers to safe long-term housing. Our staff take a holistic approach and are skilled at working with clients with challenges including mental ill-health, trauma, poverty, family violence and involvement with the justice system.

Last year, we supported 311 women and non-binary people and 261 children and young people across our programs.

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Introduction

Juno welcomes the opportunity to provide a pre-budget submission to Treasury. Our submission highlights the importance of greater investment and focus on policy and programs to improve social and economic outcomes for Australian women (trans- and CIS), non-binary people and their children by focusing on three key, inter-dependent areas:

1. Access to safe and affordable housing
2. Implementation of the actions in the National Plan to end violence against women and children
3. Investment in programs that support upward economic mobility and deal with gendered disadvantage

These themes are interdependent as our practice experience highlights that one cannot exist without the other. Our clients experience barriers to housing due to family violence and economic disadvantage. Their economic disadvantage is driven by the intersection of experiences of family violence, trauma and gendered inequality. However, to achieve upward economic mobility and participate in employment or training, they require access to safe and affordable housing.

Investing in these areas is good social and economic policy and deal with the multiple and intersecting factors the drive women's poorer economic outcomes.

Recommendations

Recommendation one: Raise the rates of income support to liveable levels

Recommendation two: Invest in housing through the National Partnership Agreement on Homelessness to increase Victoria's affordable housing stock

Recommendation three: The Action Plan that is developed from the National Plan to End Violence Against Women and Children be co-designed with people with lived experience, including the services that work with people experiencing family violence

Recommendation four: Long-term, sustainable funding be allocated for the implementation of the actions from the National Plan including sustained investment in family violence crisis and recovery responses.

Recommendation five: The budget invests in programs that support longer-term recovery and economic mobility for women and non-binary people through project including EMPower

Key facts

In Australia:

- 60 per cent of people presenting to homelessness services in Australia are women¹
- older women are the fastest group of those presenting to homelessness services²
- 1 in 5 trans people have experienced homelessness in their lives³
- 1 in 4 women having experienced family violence since the age of 15⁴
- women people retire with 47 per cent less superannuation than men⁵
- economic mobility is difficult, ranking 16th in the Global Social Mobility Report
- we rank 50th in the world for gender equality, down from 24 in 2014⁶

The drivers

Women and non-binary people continue to face additional barriers to employment, such as discrimination and caring responsibilities, and persistently earn less than their CIS-male counterparts. This drives poorer housing and economic outcomes.

Aboriginal women and non-binary people experience compounding racism and continue to suffer the impacts of intergenerational trauma. This includes the forced removal of their children and dislocation from their communities, country, and culture, as well as experiencing higher levels of poverty and social disadvantage compared to other Australians.⁷

Women and non-binary people with disabilities experience the impacts of ableism and systemic barriers to economic participation due to ableist policies and work infrastructure.⁸ Women and non-binary people from culturally diverse backgrounds face additional challenges due to racism, social isolation, and language barriers.⁹

Single mothers are often face discrimination as their single parenthood, and their caring responsibilities can limit their employment choices; and women who have experienced family violence, poverty and homelessness can have fewer social supports. Family violence impacts on their attachment to employment, and there are further negative financial impacts of family violence,

¹ Australian Institute of Health and Welfare (AIHW) (2022) [Specialist homelessness services annual report 2021-22](#), AIHW

² Australian Human Rights Commission (2019) [Risk of Homelessness in Older women](#), AHRC,

³ TransHub (2021) [Housing and Homelessness](#), TransHub

⁴ Australian Bureau of Statistics (ABS) (2016) [Personal Safety Survey](#), ABS

⁵ Women in Super (2021) [Make Superannuation Fair](#), Women in Super

⁶ World Economic Forum (2021) [Global Gender Gap Report](#), World Economic Forum

⁷ National Aboriginal and Torres Strait Islander women's Alliance (NATSIWA) (2016) [Submission to Senate Finance and Public Administration Inquiry into Domestic Violence and Gender Inequality](#), NATSIWA, from:

⁸ Women with Disabilities Australia (WWDA) (2016) *WWDA Position Statement 3: The Right to Participation*' WWDA, September 2016, Hobart, Tasmania.

⁹ Australian Government (2021) [Women's Workforce Participation: CALD women](#), Australian Government

particularly where there has been economic abuse.¹⁰

Trans and non-binary people experience additional challenges due to trans-phobia, resulting in family rejection and subsequent violence, homelessness and poor mental health.

There is also a lack of awareness amongst many service systems on the needs of non-binary folk, meaning services are rarely adapted for their unique challenges and systemic issues.¹¹

Responses

Area One: Access to safe and affordable housing

Access to safe and affordable housing is a central pillar for safety, recovery, and independence. However, it remains out of reach for too many people, including the people that we work with at Juno.

Juno support the calls of other organisations including ACOSS to raise the rate of income support payments to a liveable level¹². For many people that we work with, access to an adequate level of income support is critical so they can begin to rebuild after significant trauma. It is also critical to people with particular challenges to accessing stable employment.

Recommendation one: Raise the rates of income support to liveable levels

As well as raising the rate, greater investment is needed in social, community and affordable housing.

We welcome the new Housing Accord announced in the 2022/23 Budget and its commitment to deliver 10,000 affordable homes over five years, and the commitment to 30,000 additional homes through the Housing Australia Future Fund.

However, much more significant investment is required to deal with the many years of neglect of the social and public housing system.

It is estimated that in Victoria alone, there is a shortage of 64,500 affordable homes, and that an additional 1,600 need to be built each year for the next twenty years just to keep up with demand.¹³

We ask the federal government to commit, as part of the National Partnership Agreement on Homelessness, to increase investment to this level with a requisite co-commitment from the Victorian Government.

¹⁰ Corrie, T (2016) *Economic Security for Survivors of Domestic and Family Violence*, Good Shepherd Australia New Zealand, Abbotsford, Victoria

¹¹ TransHub *Op. Cit.*

¹² Australian Council Of Social Service (ACOSS) (2020), [Raise the Rate](#), ACOSS

¹³ Victorian Government (2017) [Victoria's Social Housing Supply Requirements to 2036](#), Victorian Government

Recommendation two: Invest in housing through the National Partnership to increase Victoria’s affordable housing stock

Area Two: Implementation of the National Plan to End Violence Against Women and Children

The National Plan to End Violence Against Women and Children (The Plan) sets out the ambitious task to eliminate violence against women and children, which we commend and fully support.

It also highlights the need for greater investment in housing, from crisis through to long-term. It outlines that lack of resourcing for specialist family violence services and the challenges faced by the sector with workforce shortages.

The Plan sets a clear need to stop violence before it starts, with steps to reduce gender inequality and discrimination and working with children and young people on modelling respectful relationships.

To achieve these aims, the subsequent Action Plan need to be co-designed with people with lived experience, including the services that work with people experiencing family violence.

Genuine investment needs to be made in a systemic and sustained way. It can take a generation to change the underlying drivers of family violence, and investment in programs need to similarly be long term.

Recommendation three: The Action Plan that is developed from the National Plan to End Violence Against Women and Children be co-designed with people with lived experience, including the services that work with people experiencing family violence

Recommendation four: long-term, sustainable funding be allocated for the implementation of the actions from the National Plan including sustained investment in family violence crisis and recovery responses.

Area three: Investment in programs that support upward economic mobility, long-term recovery and deal with gendered disadvantage

As well as investing in programs as outlined above, it is critical that government invest in programs that support the long-term recovery and economic independence of women and non-binary people experiencing homelessness, family violence and poverty.

Many supports for women and non-binary people apply a trauma-informed lens as it is widely accepted that trauma impacts the way people react and respond to stress and how they are likely to engage with services.¹⁴

However, these programs are often crisis-driven and do not support women and non-binary people

¹⁴ Department of Health (2020) [What is trauma informed care](#), New South Wales Government

long term to build the cognitive skills needed to navigate complex systems and manage the impacts toxic stress has had on their capacity to make long term plans and decisions.

Juno has operated economic mobility program, EMPower, for two years. The program, based on a highly successful US economic mobility for poverty reduction, uses a long-standing and solid evidence base in neuroscience to address the impacts of trauma and toxic stress on executive functioning skills, which have been proven to inhibit economic mobility.

This holistic approach uses coaching methods to support women and non-binary people to realise their economic independence through goal setting in the intersecting domains of family stability, wellbeing, financial management, career and education, and income and employment.

This reduces reliance on crisis and case management services and support recovery by equipping women and non-binary people to make and realise plans for their future. Not only does this save money through reducing service reliance, most importantly, it also improves outcomes for women and non-binary people and disrupts intergenerational disadvantage. Homelessness costs \$25,615 per person, per year.¹⁵ Juno is currently undertaking modelling to demonstrate how much the cost benefit in using this coaching model instead of a traditional case management model that does not focus on mobility. Our modelling will also consider reduction in costs in inter-generational poverty and multiplying effect higher incomes has on economic stimulation.

The findings from the interim evaluation demonstrated 73 per cent of participants had an average increase in income \$423 per fortnight. All had been able to gain or retain sustainable housing and had been able to reduce debt and/or start actively saving.

Recommendation five: The budget invests in programs that support longer-term recovery and economic mobility for women and non-binary people through project including EMPower

The program costing and outcomes are at Appendix One and detailed program information at Appendix Two.

Conclusion

Juno thanks the Federal Government for the opportunity to provide a pre-budget submission and commends actions to date to tackle homelessness, family violence and gendered poverty. It is now time to put a substantial investment into programs and policy that make a meaningful impact of the lives of women, non-binary people and children to properly realise the potential of this reform agenda.

¹⁵ University of Melbourne, quoted in Stayner, G (2017) [*Cost of homelessness: Governments will save money by spending on accommodation services, study finds*](#), Australian Broadcasting Corporation

Appendix One: EMPower costing and outputs

Program Costs p.a

Activities	Amount
Coach and program management/supervision (inc. on costs)	\$135,000
Program resources (inc. local area co-design and adaptation of tools in language)	\$10,000
Peer support groups (inc. travel, childcare, catering, venue hire and materials)	\$4,000
Incentives (inc. allocation \$750 per participant)	\$15,000
Office expenditure (inc. IT and motor vehicle expenses)	\$15,000
Evaluation (per year cost)	\$15,000
Total	\$194,000

Outputs and Outcomes

Supported up to 20 participants p.a to achieve:

- Short term/ Direct outcomes
 - Understanding executive functioning and how to set SMART goals,
 - Building of aspirations linked to career,
 - Identify and connect to education, training and employment options,
 - Increased knowledge and skills around financial literacy.
- Medium-term/ Direct outcomes
 - Development of a sense of pride/achievement in their achievement and progress,
 - Skills and knowledge related to their long-term education and employment goals developed,
 - Capacity to make more confident and informed financial choices and can strive towards a chosen financial goal,
 - Active participation in activities and building of social networks that can be leveraged.
- Longer-term /Direct outcomes for women
 - Confident aspirations for the future and are motivated to achieve long-term goals,
 - Have increased their financial wellbeing and income,
 - Have increased personal wellbeing and quality of life,
 - Income that is sufficient and secure to provide a financial buffer against crisis

Appendix Two: EMPower (Economic Mobility Power) Program

About EMPower

EMPower provides group and one-on-one coaching support to enable women and non-binary people to make and achieve goals across a range of domains essential for economic independence.

It does this with respect and acknowledgement of their unique contexts and experiences. Rather than use these as a negative, coaching recognises the resilience and strength shown to overcome obstacles, forming the basis for future thinking.

EMPower uses the latest research and evidence in neuroscience which demonstrates how cognitive function and problem solving can be rebuilt despite systemic and life challenges.

It also helps reduce intergenerational trauma by supporting children in recovering from repeated stressful incidents.

EMPower is a recovery-focused model that builds women and non-binary people's skills across domains that have proven to be necessary for economic independence, including: Family stability, Wellbeing, Financial Management, Career and education and Income and employment.

It does this through a coaching framework in which women and non-binary people set and achieve goals along a pathway which takes them from surviving to thriving.

Why do the pillars work?

Not dissimilar to Maslow's Hierarchy of Needs, the EMPower model recognises that for women and non-binary people to reach true economic independence, there are a range of preconditions that must be met.

At its most basic, safety, food and shelter are essential. Once these basic needs are met, there is a greater capacity for forward thinking.

Below, we outline each of these and what they mean in practice using a real case example. The case study highlights how these intersecting factors influence women and non-binary people's economic security.

Amara was introduced to the EMPower program in March 2021. She had previously worked with our service receiving case management support to find housing after experiencing homelessness and family violence with her baby daughter.

Our case management for Amara had ended once the crisis was over and she had secure safe private rental accommodation. As time past and the pandemic impacted more, lack of income, employment and support meant that the cost of housing was again putting Amara at risk.

Pillar one: Safety and Stability

Pillar one ensures the safety and security of women and non-binary people and their children. This is realised through safe and affordable housing, and through family (or family-like) relationships that are healthy and thriving.

The women and non-binary people who access services through Juno do so due to homelessness. At least 63 per cent have experienced family violence, and all have experienced financial difficulties and poverty.

At a basic level, they do not have housing or safety. Nor do their children when there are children involved.

The coaching model seeks to meet immediate safety first.

The stages in Pillar one evolve from:

- a) Homeless or at risk of homelessness; family and relationships are significantly impacted
- b) Temporary, inadequate housing; family and relationships significantly impacted
- c) Temporary or transitional housing – safe but marginally adequate; family and relationship are somewhat impacted
- d) Housing is safe but does not fully meet longer term needs; stronger family and relationships and connection to support
- e) Housing is safe, secure and sustainable (cost is < 30 per cent of income); family, and relationships are thriving and challenges can be managed confidently

Amara worked with her coach in the first stages of the program to explore how the cost of her current private rental was impacting on her economic situation.

Through coaching, Amara identified these two things as key for her to build her economic independence. She applied for a social housing property and is now feeling much more secure. Now with a home, she has been able to enrol her daughter in the local kindergarten and is setting herself up to continue developing stronger connections for her family.

Pillar two: Wellbeing

Pillar two addresses the levels of wellbeing required to enable economic mobility.

This evolves from:

- a) Health is in crisis without any positive social networks
- b) There are health challenges and limited, positive social networks
- c) Health is stable and being managed, support is developing
- d) Positive interventions are in place to manage health issues and there are developing social networks and supports
- e) Health is stronger and/or can be managed, and social networks are strong and supportive

Amara's experience of family violence and homelessness understandably had a traumatic impact.

However, through coaching, Amara has been able to identify her remarkable resilience in getting through it all and getting to the position she is now. She is also working on identifying and building personal networks and systems of support in her new area that she can leverage for herself and her daughter.

Coaching and motivational support for wellbeing have been critical during the pandemic.

Pillar three: Financial management

***"It gets to the stage where people cannot even check the letterbox. They know it is going to be more bills, they know their situation is getting worse, but they become paralysed by the anxiety. They can deal with it, sometimes they just need a bit of help."* EMPower Coach**

Financial management is more than the capacity to budget. Indeed, women and non-binary people on low incomes are experts in budgeting, being able to make a small amount go very far.

However, thinking beyond survival mode is exceptionally challenging when you live week-to-week, which is the reality for those on a low income.

Given this, moving from surviving to thriving involves moving from:

- a) Finances feel insecure and outside control; there are limited or no savings
- b) Building financial capability, knowledge and skills; debts still impacting but able to consider saving
- c) Confidence building in financial capability with finances planned; debts are being managed
- d) Confident in financial capability with future goals set; no debt or debt being repaid and savings accumulating
- e) Finances secure and buffer built; savings of two months expenses

Pillar four: Career and education

The EMPower program always commences with looking at the whole picture. Understanding how low income and poverty stress of worrying about finances are impact decision-making is key.

Amara has taken a key step in strengthening this pillar. Alongside several peers, she has engaged in a local financial literacy program to build her budgeting tools and awareness.

Women and non-binary people who have experienced compounding levels of disadvantage and discrimination have often not been able to engage or stay engaged in education and training. This is a critical pathway to well paid, meaningful employment and thus is a critical pillar of economic

independence.

The EMPower aims are for women and non-binary people to move through the following phases:

- a) No current or planned career goals; VCE or equivalent not completed
- b) Able to identify career goals and plan; VCE or equivalent completed
- c) Career plan well in place; some post-secondary qualification completed or in progress
- d) Career is building, work choices support career goals; Bachelor's degree, diploma or other qualification completed
- e) Career is positive and rewarding; Bachelor's degree, diploma or other qualification completed

Prior to EMPower, Amara had been planning to get a qualification to be an assistant as she thought it would be a stable job. After working with her coach on her long-term aspirations, she mapped out a longer-term plan to study criminology and law and build the career of her choice that had a long-term higher earning potential.

However, due to moving and not being able to find a kindergarten for her daughter, she has decided to defer her course. Working with her coach, Amara identified that she would spend the next six months before commencing her course looking for part-time work that she could maintain while studying.

She has kept the materials from the course and is doing the pre-reading so that she is well prepared for when the course restarts and securing a part-time job will mean Amara will have the financial security needed to continue her study.

Pillar five: Income and employment

The final pillar in the Bridge to Economic Independence is Income and Employment. Through this journey, women and non-binary people will move through:

- a) Insecure income and not receiving entitlements; barriers to engaging in work
- b) Weekly income below 50 per cent of median income; able to engage in work but not yet employed
- c) Weekly income is above 50 percent of median income; work options irregular or lack stability
- d) Weekly income is at or above the median weekly income; permanent, stable employment
- e) Weekly income is at or above 150 percent of median weekly income; permanent, stable employment with opportunities to advance

Amara came into the program in a very precarious situation. Her income support payments did not meet her living costs, but the precarious nature of her housing made looking for work difficult.

As a first step, Amara worked with her coach to build knowledge about the correct entitlements and then through self-directed planning built a stable base where she could look for more ongoing employment.

Why does coaching work?

Coaching is used at EMPower because it “improves individuals’ ability to self-regulate; to make informed, future-oriented decisions that lead to economic mobility. It builds up important mindsets necessary for sustained change, including self- efficacy and motivation. These skills and mindsets are not built up in traditional case management, or in more didactic training or workshop formats, because they must be repeatedly practiced in order to be built.”¹⁶

Coaching is an effective way of building cognitive and executive skills because:

- Decision-making rest in participants hands
- It fosters agency
- It enables a growth mindset – a mindset that participants have control over their situation
- Coaches transfer the skills and knowledge to the participant, rather than doing it for them
- It uses positive psychology, including a coaches unconditional positive regard that the person is inherently human and inherently worthy¹⁷
- Coaches set high expectations and have belief in the capacity of participants – often people have experienced stress and trauma do not believe in their skills or have not allowed themselves to have higher aspirations¹⁸
- Participants get the opportunity to practice decision making skills and setting goals that are meaningful to them
- Substantive gains are made through an understanding of the entire journey and participants’ experiences and strengths¹⁹

It helps support through crisis management, where priorities are externally generated, to goal

¹⁶ Ruiz de Luzuriaga, N (2015) *Coaching for Economic Mobility*, Empathways, Boston USA from: http://s3.amazonaws.com/empath-website/pdf/EMPath_Coaching_Brief_Web.pdf

¹⁷ Ackerman, Courtney (2021) *What is Unconditional Positive Regard in Psychology?* From: <https://positivepsychology.com/unconditional-positive-regard/>

¹⁸ Babcock, E (2018) *Harnessing the Power of High Expectations*, Empathways from: <https://www.empathways.org/research-policy/publications/2018-high-expectations>

¹⁹ Babcock, E (2020) *New Strategies for Fishing: Coaching for Economic Mobility in the 21st Century*, American Enterprise Institute, From: http://s3.amazonaws.com/empath-website/pdf/2020_New_Strategies_for_Fishing_AEI_paper.pdf

setting, which is internally generated.

It is well demonstrated that intrinsic motivation is much more powerful and sustainable.²⁰

Program acknowledgement: Juno has worked in partnership with the Economic Mobility Exchange™ to adapt this strong alternative approach to case management. This approach internationally has consistently seen women achieve employment aspirations, increase income (the flagship EMPath© program sees increased income of an average 183%) and improved their stability in housing and family. This model has been employed in the US, UK and Netherlands and assisted over 200,000 people in the last decade.

The philanthropic support of the Lord Mayor's Charitable Foundation and Phyllis Connor Memorial Trust that has enabled Juno to pilot this model.

Economic Mobility Network, Mobility Mentoring 2020 Impact Report

²⁰ Di Domenico, S and Ryan, R (2017) *The Emerging Neuroscience of Intrinsic Motivation: A New Frontier in Self-Determination Research*, *Front. Hum. Neurosci.* <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5364176/>